

IN THE U.S. PATENT AND TRADEMARK OFFICE

Application No.: 09/781,310)
Filing Date: February 13, 2001)
Inventor(s): Joseph Breeden)
Group Art Unit: 3694)
Examiner Name: Colbert, Ella)
Title: Vintage Maturation Analytics for)
Predicting Behavior and Projecting Cash Flow))
for Customer Communities and Their)
Responses to Economic, Competitive, or)
Management Changes.)
Customer No.: 27160)
Confirmation No.: 7942)

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Official Action mailed on January 18, 2007, please enter the following Amendment:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.